

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Jaime L. Jones

Debtor(s).

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)
)
)
)
X

Case No. 20-23195 CMB

Chapter 13

Related to Doc. No. 55

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor in order to provide funding for increase in mortgage payment.
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

Chapter 13 Plan dated January 18, 2021

☒ Amended Chapter 13 Plan dated March 12, 2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$4534.000 to \$5592.00 effective November 2021.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
1. M&T Bank is to be paid \$1955.74 per month effective December 2021 as per the Notice of Mortgage Payment Change dated November 9, 2021.

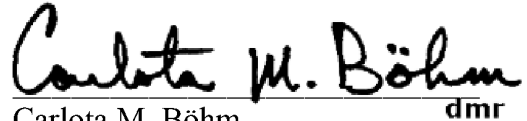
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 19th day of November, 2021

Dated: November 19, 2021



Carlota M. Böhm dmr
Chief United States Bankruptcy Court Judge

Stipulated by:

/s/ Lauren M. Lamb
Counsel to Debtor

Stipulated by:

/s/ Owen Katz
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

FILED
11/19/21 8:49 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Jaime L. Jones
Debtor

Case No. 20-23195-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 19, 2021

User: dric
Form ID: pdf900

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2021:

Recip ID	Recipient Name and Address
db	+ Jaime L. Jones, 124 East Larkspur Street, Munhall, PA 15120-2206
cr	+ County of Allegheny, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15310733	+ City Co Federal Credit, 220 Grant St, Pittsburgh, PA 15219-2123
15335468	+ County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15310742	++ FIRST NATIONAL BANK OF PENNSYLVANIA, ATTN JOSIE MOCKER, 4140 EAST STATE STREET, HERMITAGE PA 16148-3401 address filed with court:, First National Bank, 4140 E State St, Hermitage, PA 16148
15310743	++ FIRST NATIONAL BANK OF PENNSYLVANIA, ATTN JOSIE MOCKER, 4140 EAST STATE STREET, HERMITAGE PA 16148-3401 address filed with court:, First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148
15310746	+ Michael Ratchford, 54 Glenmaura National Blvd., Suite 104, Moosic, PA 18507-2161
15324071	+ Munhall Borough, c/o Legal Tax Service, 714 Lebanon Road, West Mifflin, PA 15122-1030
15324070	+ Munhall Sanitary Sewer Municipal Authority, c/o Legal Tax Service, 714 Lebanon Road, West Mifflin, PA 15122-1030
15319704	+ Peoples Natural Gas Company LLC, c/o GRB Law, Frick Building, 437 Grant Street, 14th F, Pittsburgh, PA 15219-6002
15310755	+ Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
15310756	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15326382	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 19 2021 23:31:15	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15310723	+ Email/Text: bankruptcy@rentacenter.com	Nov 19 2021 23:28:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
15310722	+ Email/Text: bankruptcy@rentacenter.com	Nov 19 2021 23:28:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
15310724	+ Email/Text: bankruptcy@acimacredit.com	Nov 19 2021 23:28:00	Acima Credit, 9815 S Monroe St Fl 4, Sandy, UT 84070-4384
15310726	+ Email/Text: banko@acsnv.com	Nov 19 2021 23:28:00	Allied Collection Services, Attn: Bankruptcy, 3080 South Durango Drive Suite 208, Las Vegas, NV 89117-9194
15310725	+ Email/Text: banko@acsnv.com	Nov 19 2021 23:28:00	Allied Collection Services, 3080 S Durango Dr, Las Vegas, NV 89117-9194
15310728	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2021 23:31:38	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15310727	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2021 23:31:29	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15321906	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2021 23:31:15	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15310729	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0315-2

User: dric

Page 2 of 4

Date Rcvd: Nov 19, 2021

Form ID: pdf900

Total Noticed: 57

		Nov 19 2021 23:31:15	Capital One NA, Po Box 30281, Salt Lake City, UT 84130-0281
15310730	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Nov 19 2021 23:31:15	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15329338	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Nov 19 2021 23:45:35	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15310731	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Nov 19 2021 23:45:39	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15310732	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Nov 19 2021 23:45:39	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15326953	+ Email/Text: BKRMailOps@weltman.com		
		Nov 19 2021 23:28:00	City Co Federal Credit Union, c/o Weltman, Weinberg & Reis Co LPA, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829
15310734	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 19 2021 23:28:00	Comenity Bank/Ashley Stewart, Po Box 182789, Columbus, OH 43218-2789
15310735	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 19 2021 23:28:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15310736	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 19 2021 23:28:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15310738	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 19 2021 23:28:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
15310741	+ Email/PDF: creditonebknofications@resurgent.com		
		Nov 19 2021 23:31:30	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15310740	+ Email/PDF: creditonebknofications@resurgent.com		
		Nov 19 2021 23:31:39	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15330245	+ Email/Text: kbarkley@bernsteinlaw.com		
		Nov 19 2021 23:28:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15310742	Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Nov 19 2021 23:28:00	First National Bank, 4140 E State St, Hermitage, PA 16148
15310743	Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Nov 19 2021 23:28:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148
15316977	Email/PDF: resurgentbknofications@resurgent.com		
		Nov 19 2021 23:45:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15310745	Email/Text: camanagement@mtb.com		
		Nov 19 2021 23:28:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15310744	Email/Text: camanagement@mtb.com		
		Nov 19 2021 23:28:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15319158	Email/Text: camanagement@mtb.com		
		Nov 19 2021 23:28:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15310747	+ Email/Text: ext_ebn_inbox@navyfederal.org		
		Nov 19 2021 23:28:00	Navy FCU, 820 Follin Lane Se, Vienna, VA 22180-4907
15310748	+ Email/Text: ext_ebn_inbox@navyfederal.org		
		Nov 19 2021 23:28:00	Navy FCU, 820 Follin Lane, Vienna, VA 22180-4907
15310749	+ Email/Text: ext_ebn_inbox@navyfederal.org		
		Nov 19 2021 23:28:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
15310751	Email/Text: ext_ebn_inbox@navyfederal.org		
		Nov 19 2021 23:28:00	Navy Federal Credit Union, 1 Security Place, Merrifield, VA 22116
15310753	+ Email/Text: ext_ebn_inbox@navyfederal.org		
		Nov 19 2021 23:28:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
15311394	+ Email/PDF: rmscedi@recoverycorp.com		
		Nov 19 2021 23:31:39	Orion, c/o of PRA Receivables Management, LLC,

District/off: 0315-2

User: dric

Page 3 of 4

Date Rcvd: Nov 19, 2021

Form ID: pdf900

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15331185	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 19 2021 23:31:39	PO Box 41021, Norfolk, VA 23541-1021 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15329337	Email/Text: bnc-quantum@quantum3group.com	Nov 19 2021 23:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15323746	Email/Text: bnc-quantum@quantum3group.com	Nov 19 2021 23:28:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15310757	+ Email/PDF: gecsed@recoverycorp.com	Nov 19 2021 23:31:38	Synch/PPC, Po Box 965005, Orlando, FL 32896-5005
15310758	+ Email/PDF: gecsed@recoverycorp.com	Nov 19 2021 23:31:14	Synch/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15329637	+ Email/PDF: gecsed@recoverycorp.com	Nov 19 2021 23:31:38	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15310759	+ Email/PDF: gecsed@recoverycorp.com	Nov 19 2021 23:31:38	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15310760	+ Email/PDF: gecsed@recoverycorp.com	Nov 19 2021 23:31:15	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15337313	+ Email/Text: gmatta@vendlease.net	Nov 19 2021 23:28:00	Vend Lease Company Inc, 8100 SANDPIPER CIRCLE, SUITE 300, BALTIMORE, MD 21236-4992
15333858	+ Email/Text: gmatta@vendlease.net	Nov 19 2021 23:28:00	Vend Lease Company, Inc., c/o Guy Matta - Vend Lease Company, Inc., 8100 Sandpiper Circle, Suite 300, Baltimore MD 21236-4992
15310761	+ Email/Text: bankruptcynotice@westlakefinancial.com	Nov 19 2021 23:28:00	Westlake Financial Services, 4751 Wilshire Blvd., Los Angeles, CA 90010-3847

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15310737	*+	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15310739	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
15310750	*+	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
15310752	*	Navy Federal Credit Union, 1 Security Place, Merrifield, VA 22116
15310754	*+	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dric

Page 4 of 4

Date Rcvd: Nov 19, 2021

Form ID: pdf900

Total Noticed: 57

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Jaime L. Jones julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor M&T BANK mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8